

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kevin S. Vargo
Michele A. Vargo
Debtors

Case No. 20-01346-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: AutoDocke
Form ID: 309A

Page 1 of 2
Total Noticed: 49

Date Rcvd: Jun 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2020.

db/jdb Kevin S. Vargo, Michele A. Vargo, 548 Lafayette Ave., Palmerton, PA 18071-1621
aty +James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
5335158 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5323049 CIGNA, PO Box 182223, Chattanooga, TN 37422-7223
5323054 HNL Lab Medicine, PO Box 90549, Allentown, PA 18109-0549
5323055 Home Depot/CitiBank, N.A., P.O. Box 182676, Columbus, OH 43218-2676
5327595 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,
c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,
Boca Raton, FL 33487-2853
5327462 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,
c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5323039 Law Office of Kevin K Kercher Esq PC, 881 3rd St Ste C2, Whitehall, PA 18052-5930
5323057 Lehigh Valley Anesthesia Services, PO Box 3367, Philadelphia, PA 19019-8500
5323058 Lehigh Valley Hospital, P.O. Box 4120, Allentown, PA 18105-4120
5323061 Phymed healthcare group, 110 29th Ave N Ste 101, Nashville, TN 37203-1459
5335803 +Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
5323063 Sofi Lending, 860 Washington St # 2, New York, NY 10014-1308
5323065 Sunoco, PO Box 6097, Sioux Falls, SD 57117-6097
5332765 U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108,
Saint Louis MO 63166-0108
5323037 Vargo Kevin S, 548 Lafayette Ave, Palmerton, PA 18071-1621
5323038 Vargo Michele A, 548 Lafayette Ave, Palmerton, PA 18071-1621

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: kevinkk@kercherlaw.com Jun 15 2020 19:43:30 Kevin Karl Kercher,
881 Third Street, Suite #C-2, Whitehall, PA 18052

tr +E-mail/Text: wschwab@iq7technology.com Jun 15 2020 19:44:25 William G Schwab (Trustee),
William G Schwab and Associates, 811 Blakeslee Blvd Drive East, PO Box 56,
Lehigh, PA 18235-0056

ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Jun 15 2020 19:44:03 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722

cr +EDI: PRA.COM Jun 15 2020 23:28:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021

5323042 EDI: RMSC.COM Jun 15 2020 23:28:00 Amazon, PO Box 960013, Orlando, FL 32896-0013

5323043 EDI: AMEREXPR.COM Jun 15 2020 23:28:00 American Express, P.O. Box 1270,
Newark, NJ 07101-1270

5323040 EDI: BANKAMER.COM Jun 15 2020 23:28:00 AAA Financial Services, PO Box 15019,
Wilmington, DE 19886-5019

5323046 E-mail/Text: bankruptcy@bbandt.com Jun 15 2020 19:43:48 BB&T Bank, PO Box 580435,
Charlotte, NC 28258-0435

5323045 EDI: BANKAMER.COM Jun 15 2020 23:28:00 Bank Of America, P.O. Box 15220,
Wilmington, DE 19886-5220

5323044 EDI: BANKAMER.COM Jun 15 2020 23:28:00 Bank Of America, P.O. Box 15222,
Wilmington, DE 19886-5222

5323052 E-mail/Text: Bankruptcy.RI@Citizensbank.com Jun 15 2020 19:43:38 Citizens Bank,
First Mark Services, PO Box 2977, Omaha, NE 68103-2977

5327116 E-mail/Text: Bankruptcy.RI@Citizensbank.com Jun 15 2020 19:43:38 Citizens Bank N.A.,
One Citizens Bank Way JCA115, Johnston, RI 02919

5323047 +EDI: CAPITALONE.COM Jun 15 2020 23:28:00 Capital One, P.O. Box 30285,
Salt Lake City, UT 84130-0285

5332035 EDI: CAPITALONE.COM Jun 15 2020 23:28:00 Capital One Bank (USA), N.A.,
by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083

5323050 EDI: CITICORP.COM Jun 15 2020 23:28:00 Citi Cards, PO Box 9001037,
Louisville, KY 40290-1037

5323051 +EDI: CITICORP.COM Jun 15 2020 23:28:00 CitiCards, P.O. Box 6062,
Sioux Falls, SD 57117-6062

5323048 EDI: JPMORGANCHASE Jun 15 2020 23:28:00 Chase, P.O. Box 15298,
Wilmington, DE 19850-0000

5323041 EDI: JPMORGANCHASE Jun 15 2020 23:28:00 AARP Chase, PO Box 1423,
Charlotte, NC 28201-1423

5323056 E-mail/Text: key_bankruptcy_ebnc@keybank.com Jun 15 2020 19:44:09 Key Bank,
P.O. Box 94722, Cleveland, OH 44101-4722

5326421 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Jun 15 2020 19:44:09 KeyBank, N.A.,
4910 Tiedeman Road, Brooklyn, OH 44144-2338

5323059 EDI: RMSC.COM Jun 15 2020 23:28:00 Lowes, P.O. Box 965003, Orlando, FL 32896-5003

5323060 EDI: RMSC.COM Jun 15 2020 23:28:00 PayPal Credit, P.O. Box 105658,
Atlanta, GA 30348-5658

5323062 +E-mail/Text: bankruptcyteam@quickenloans.com Jun 15 2020 19:44:14 Quicken Loans,
1050 Woodward Ave., Detroit, MI 48226-1906

5328540 EDI: BECKLEE.COM Jun 15 2020 23:28:00 State Farm Bank, c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701

5323064 EDI: STFMFC.COM Jun 15 2020 23:28:00 State Farm Bank, P.O. Box 23025,
Columbus, GA 31902-3025

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5323066	EDI: RMSC.COM Jun 15 2020 23:28:00	Synchrony Bank,	PO Box 965064,
	Orlando, FL 32896-5064		
5322759	+EDI: RMSC.COM Jun 15 2020 23:28:00	Synchrony Bank,	c/o PRA Receivables Management, LLC,
	PO Box 41021, Norfolk, VA 23541-1021		
5323053	EDI: USBANKARS.COM Jun 15 2020 23:28:00	Elan Financial,	PO Box 790084,
	Saint Louis, MO 63179-0084		
5323067	EDI: RMSC.COM Jun 15 2020 23:28:00	Walmart Mastercard,	PO Box 960024,
	Orlando, FL 32896-0024		
5323068	+EDI: WFFC.COM Jun 15 2020 23:28:00	Wells Fargo,	101 N Phillips Ave., R4058-03D,
	Sioux Falls, SD 57104-6714		
5332528	EDI: WFFC.COM Jun 15 2020 23:28:00	Wells Fargo Bank, N.A.,	Wells Fargo Card Services,
	PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438		

TOTAL: 31

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 17, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 15, 2020 at the address(es) listed below:

James Warmbrodt	on behalf of Creditor	Quicken Loans, LLC	bkgroup@kmlawgroup.com
Kevin Karl Kercher	on behalf of Debtor 1	Kevin S. Vargo	kevinkk@kercherlaw.com
Kevin Karl Kercher	on behalf of Debtor 2	Michele A. Vargo	kevinkk@kercherlaw.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov		
William G Schwab (Trustee)	schwab@uslawcenter.com,		
wschwab@iq7technology.com	ecf@uslawcenter.com		

TOTAL: 5

Information to identify the case:

Debtor 1:	Kevin S. Vargo	Social Security number or ITIN:	xxx-xx-3927
	First Name Middle Name Last Name	EIN:	__-_____-
Debtor 2:	Michele A. Vargo	Social Security number or ITIN:	xxx-xx-5623
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	__-_____-
United States Bankruptcy Court:	Middle District of Pennsylvania	Date case filed in chapter:	13 4/22/20
Case number:	5:20-bk-01346-RNO	Date case converted to chapter:	7 6/12/20

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

09/19

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kevin S. Vargo	Michele A. Vargo
2. All other names used in the last 8 years		
3. Address	548 Lafayette Ave. Palmerton, PA 18071-1621	548 Lafayette Ave. Palmerton, PA 18071-1621
4. Debtor's attorney Name and address	Kevin Karl Kercher 881 Third Street, Suite #C-2 Whitehall, PA 18052	Contact phone 610 264-4120 Email: kevinkk@kercherlaw.com
5. Bankruptcy trustee Name and address	William G Schwab (Trustee) William G Schwab and Associates 811 Blakeslee Blvd Drive East PO Box 56 Lehighton, PA 18235	Contact phone 610 377-5200 Email: schwab@uslawcenter.com

For more information, see page 2 >

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831-2500 Date: 6/15/20
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	July 28, 2020 at 01:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *Valid photo identification and proof of social security number are required*	Location: 341 meeting will be held telephonically, refer to the call-in instructions
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 9/26/20 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	